EXHIBIT 14

VA 1-432-325



lalu027



lalu030



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lalu048

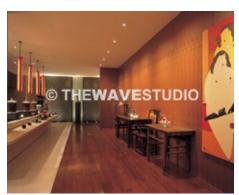




lalu072



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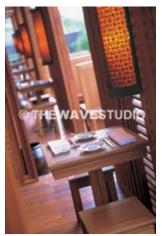
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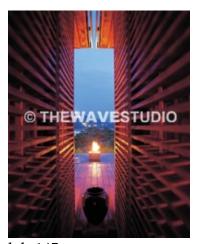
lalu142



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lalu146



lalu150



lalu151



lalu154



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